

**Information to identify the case:**

Debtor 1	<u>John Dyksen</u>	Social Security number or ITIN	xxx-xx-5299
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laure Lyons-Dyksen</u>	Social Security number or ITIN	xxx-xx-1878
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	12-28041-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Dyksen

Laure Lyons-Dyksen  
aka Laure Lyons, aka Laure Dyksen

4/7/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John Dyksen  
 Laure Lyons-Dyksen  
 Debtors

Case No. 12-28041-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db/jdb +John Dyksen, Laure Lyons-Dyksen, 21 Longbridge Road, Branchville, NJ 07826-4034  
 513217741 AES, PO Box 2461, Harrisburg, PA 17105-2461  
 513274210 +Bluestone Investments, Inc., c/o Amato and Lessa, P.C, 107 N Commerce Way,  
 Bethlehem, PA 18017-8913  
 513217743 +Chase, c/o Creditors Interchange, PO Box 2270, Buffalo, NY 14240-2270  
 513217744 +Chase Bank, c/o Midland Funding, 8001 N Lincoln Ave Ste 402, Skokie, IL 60077-3657  
 513217745 +Chase Bank, c/o Amato & Associates, 107 N Commerce Way Ste 100, Bethlehem, PA 18017-8913  
 513286862 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 513278249 +Lazaroff & Fetzko, LLP, PO Box 1108, 143 Pike Street, Port Jervis, NY 12771-1807  
 513217750 +McIntyre & Co., 191 Woodport Road, Sparta, NJ 07871-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513217746 +E-mail/Text: mmrgbkb@miramedrg.com Apr 07 2017 22:46:27 CVS Caremark, c/o MiraMed,  
 PO Box 536, Linden, MI 48451-0536  
 513217742 +EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 513337393 EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 513217747 +EDI: MID8.COM Apr 07 2017 22:28:00 HSBC, c/o mcm, PO Box 60578,  
 Los Angeles, CA 90060-0578  
 513217748 +EDI: IRS.COM Apr 07 2017 22:33:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 513217749 +EDI: RMSC.COM Apr 07 2017 22:33:00 Lowes, PO Box 103104, Roswell, GA 30076-9104  
 513452138 EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 513451811 EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC,  
 c/o Washington Mutual, POB 41067, Norfolk VA 23541  
 513217751 EDI: NAVIENTFKASMSERV.COM Apr 07 2017 22:28:00 SallieMae, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 513217752 +EDI: RMSC.COM Apr 07 2017 22:33:00 Walmart, PO Box 981064, El Paso, TX 79998-1064  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Brian C. Fetzko on behalf of Joint Debtor Laure Lyons-Dyksen bfeztzko@fetzkolaw.com  
 Brian C. Fetzko on behalf of Debtor John Dyksen bfeztzko@fetzkolaw.com  
 Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. jgoldman@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5